

## UNITED STATES BANKRUPTCY COURT

Eastern District of Virginia

In re CLAUDIA JOAN APPERSON  
Debtor

Case No. 08-34874-DOT  
Chapter 13

### Notice of Mortgage Payment Change

If you filed a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to §1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1

Name of Creditor: GMAC MORTGAGE, LLC

Court Claim No. (if known): 1

Last four digits of any number  
you use to identify the debtor's  
account: 2031

Date of Payment Change:

Must be at least 21 days after date of 04/01/2012  
this notice.

New total payment:

Principal, interest, and escrow, if any \$1,164.73

#### Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- No.  
 Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$114.04

New escrow payment: \$237.80

#### Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- No.  
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a statement is not attached, explain why:

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

#### Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- No.  
 Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

**Part 4: Sign Here**

The person completing this notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box

- I am the creditor.  I am the creditor's authorized agent.  
(Attach copy of Power of Attorney, if any.)

I declare under penalty of perjury that the information in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

**X**   
Signature

Date: March 6, 2012

Print:	Trenita Jackson Stewart	First Name	Middle Name	Last Name	Title	Attorney	
Company:	Shapiro Brown & Alt, LLP						
Address:	236 Clearfield Avenue, Suite 215						
	Number	Street			City	State ZIP Code	
Contact phone:	<u>(757) 687-8777</u>					Email	

**Certificate of Service**

I hereby certify that a copy of the foregoing Response to Notice of Mortgage Payment Change was served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the Court's ECF System at the e-mail address registered with the Court on this Date:

Date: 3/6/12

Chapter 13 Trustee: CARL M. BATES

Trustee Address: P.O. BOX 1819, RICHMOND, VA 23218

Trustee Email: cmbates@richchap13.com

Debtor's Counsel Name: RICHARD J. OULTON

Debtor's Counsel Address: P.O. Box 5928, Glen Allen, VA 23058

Debtor Name: CLAUDIA APPERSON

Debtor's Mailing Address: 6150 LAFRANCE ROAD, Sandston, VA 23150



Trenita Jackson Stewart, Esquire  
VSB #48412  
Law Offices of Shapiro Brown & Alt, LLP  
236 Clearfield Avenue, Suite 215  
Virginia Beach, Virginia 23462  
(757) 687-8777

**ESCROW ANALYSIS STATEMENT**

ACCOUNT NUMBER: [REDACTED]

PROPERTY ADDRESS:  
6150 LA FRANCE ROAD  
SANDSTON VA 23150

ANALYSIS DATE: FEBRUARY 28, 2012

PLEASE KEEP THIS ESCROW ANALYSIS FOR COMPARISON TO NEXT YEAR'S STATEMENT.

Section I:	DESCRIPTION	NEXT DUE DATE	ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT	AMOUNT(S) USED IN PRIOR ANALYSIS
	COUNTY	JUNE 2012	684.26	684.26
	FTRE	NOVEMBER 2012	736.00	0.00
	COUNTY	DECEMBER 2012	684.26	684.26
TOTAL ANNUAL DISBURSEMENTS:		2,104.52	1,368.52	
TOTAL ESCROW PAYMENT:		175.37	114.04	114.04

The amounts above are based on either an estimate previously provided or the amount last disbursed.

**NOTE:** If you pay the escrow shortage amount of \$749.18, your new total payment will automatically be adjusted to \$1,102.30 effective with your APRIL 01, 2012 payment. If you do not pay the shortage, your total payment effective APRIL 01, 2012 will be \$1,164.73.

Payment change:	New	Prior Analysis
Escrow	175.37	114.04
Surplus/Shortage	62.43	0.00
Escrow Shortage Spread 12 Months		

Total	237.80	114.04
Principal/Interest	926.93	926.93
Total Payment	1,164.73	1,040.97

Depending on the timing of when your next billing notice is released, you may not see the payment change until the following billing notice.

For details about the difference between the old and new payment amounts, please reference the ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT and AMOUNT(S) USED IN PRIOR ANALYSIS columns listed above.

Any questions regarding changes in the "Estimated Amount of Next Disbursement" should be directed to your Tax Authority and/or Insurance Company.  
To reach our insurance department call: 1-800-256-9962.

By sending your check, please be aware that you are authorizing us to use information on your check to make a one-time electronic debit to your account at the financial institution indicated on the check. This electronic debit will be for the amount of your check.

If you are utilizing a military allotment, or third-party company to make payments on your behalf, please notify your service of any payment changes.

NOTE — you must use the below address when remitting your escrow shortage payment

THIS COUPON MUST ACCOMPANY YOUR ESCROW SHORTAGE PAYMENT

**GMAC**  
**Mortgage**

CLAUDIA J APPERSON

**THIS IS NOT A CHECK**

NOTE — you must use this address when remitting your escrow shortage payment

Account Number	Shortage Amount
[REDACTED]	749.18
Total Amount Enclosed \$	

If you pay the escrow shortage amount of \$749.18, your new payment will be automatically adjusted to \$1,102.30 effective with your APRIL 01, 2012 payment.

GMAC MORTGAGE  
PO BOX 79162  
PHOENIX AZ 85062 9162

By sending your check, please be aware that you are authorizing us to use information on your check to make a one time electronic debit to your account at the financial institution indicated on the check. This electronic debit will be for the amount of your check.

ANALYSIS TYPE: 1/6 AGGREGATE  
PROJECTED ESCROW BALANCE AS OF: MARCH 31, 2012

ACCOUNT NUMBER:  
127.75 \*

- \* Projected balance reflects all receipts and disbursements made prior to the date of analysis and all mortgagor payments and disbursements anticipated to be made prior to the effective date of analysis.

DATE	RECEIPTS	PROJECTED DISBURSEMENTS	CUR. BAL. PROJECTIONS	REQ. BAL. PROJECTIONS
PROJECTED BALANCE			127.75	876.93
04/01/12	175.37	.00	303.12	1,052.30
05/01/12	175.37	.00	478.49	1,227.67
06/01/12	175.37	684.26-	30.40-	718.78
07/01/12	175.37	.00	144.97	894.15
08/01/12	175.37	.00	320.34	1,069.52
09/01/12	175.37	.00	495.71	1,244.89
10/01/12	175.37	.00	671.08	1,420.26
11/01/12	175.37	736.00-	110.45	859.63
12/01/12	175.37	684.26-	398.44-	350.74 L
01/01/13	175.37	.00	223.07-	526.11
02/01/13	175.37	.00	47.70-	701.48
03/01/13	175.37	.00	127.67	876.85

Current Escrow Balance: 1,594.54-			
<u>Esc Rpts to Eff Dt</u>			<u>Esc Disb Prior to Eff Dt</u>
Due Dt	Due Amt	Disb Date	Disb Amt
01/11	115.71		
02/11	115.71		
03/11	1,490.87 *		

\* Indicates Sum of Remaining Escrow Payments &/or Escrow Disbursements to Effective Date.

L ANTICIPATED LOW POINT FOR ANALYSIS PERIOD:  
-398.44

MAXIMUM PERMITTED LOW-POINT: (EXCLUDING MIP)  
350.74

Section 3:



SHORTAGE

749.18

ESCROW ACCOUNT ACTIVITY (OCTOBER 01, 2011 - MARCH 31, 2012)

DATE	TXN	PREV PROJ AMOUNT	PREV PROJ BALANCE	TXN	ACTUAL AMOUNT	ACTUAL BALANCE
07/01/11	PAYMENT	115.71	357.13		.00	761.74-
08/01/11	PAYMENT	115.71	472.84	PAYMENT	115.71	646.03-
09/01/11	PAYMENT	115.71	588.55		.00	646.03-
BEGINNING BALANCE			570.24			646.03-
10/01/11	PAYMENT	114.04	684.28		.00	646.03-
11/01/11	PAYMENT	114.04	798.32	TAX	684.26-	1,330.29-
12/01/11	PAYMENT	114.04	228.10		.00	1,330.29-
12/01/11	TAX	684.26-	228.10		.00	1,330.29-
01/01/12	PAYMENT	114.04	342.14	PAYMENT	115.71	1,214.58-
02/01/12	PAYMENT	114.04	456.18	PAYMENT	115.71	1,594.54-
02/01/12		.00	456.18	FIRE	495.67-	1,594.54-
03/01/12	PAYMENT	114.04	570.22		.00	1,594.54-